

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
TRENTON VICINAGE**

In re:

Maria P Sanchez

Debtor(s)

Case No. 11-24991 / KCF

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Albert Russo, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/12/2011.
- 2) The plan was confirmed on 07/13/2011.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 04/29/2016.
- 6) Number of months from filing to last payment: 60.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$29,614.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$21,540.00
Less amount refunded to debtor \$0.00

NET RECEIPTS: \$21,540.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$1,950.00
Court Costs \$0.00
Trustee Expenses & Compensation \$1,017.34
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$2,967.34

Attorney fees paid and disclosed by debtor: \$1,550.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AES/PHEAA	Unsecured	4,371.00	NA	NA	0.00	0.00
AMERICAN EXPRESS	Unsecured	1,077.00	1,228.09	1,228.09	197.54	0.00
AMERICAN EXPRESS	Unsecured	2,113.00	2,194.30	2,194.30	352.95	0.00
Bill Me Later	Unsecured	1,106.00	NA	NA	0.00	0.00
CANDICA, LLC	Unsecured	704.00	967.73	967.73	155.66	0.00
Capital One	Unsecured	23.00	NA	NA	0.00	0.00
Chase Bank	Unsecured	7,189.00	NA	NA	0.00	0.00
Citibank	Unsecured	2,355.00	NA	NA	0.00	0.00
CITIZENS BANK	Unsecured	7,454.00	8,836.77	8,836.77	1,421.39	0.00
DISCOVER FINANCIAL SERVICES	Unsecured	2,848.00	3,436.03	3,436.03	552.67	0.00
DISCOVER FINANCIAL SERVICES	Unsecured	9,133.00	10,319.05	10,319.05	1,659.76	0.00
E*TRADE	Unsecured	6,223.00	12,462.71	12,462.71	2,004.62	0.00
ECAST SETTLEMENT CORP	Unsecured	3,070.00	3,221.99	3,221.99	518.26	0.00
ECAST SETTLEMENT CORP	Unsecured	4,850.00	4,996.53	4,996.53	803.69	0.00
ECAST SETTLEMENT CORP	Unsecured	3,044.00	3,171.69	3,171.69	510.16	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	435.00	472.05	472.05	75.93	0.00
ECMC	Unsecured	NA	2,092.53	2,092.53	336.58	0.00
ECMC	Unsecured	NA	2,444.44	2,444.44	393.18	0.00
ECMC	Unsecured	7,793.00	4,024.06	4,024.06	647.25	0.00
FIA CARD SERVICES, NA	Unsecured	1,443.00	1,751.84	1,751.84	281.78	0.00
FIA CARD SERVICES, NA	Unsecured	1,208.00	1,503.67	1,503.67	241.87	0.00
First Financial Credit Union	Unsecured	NA	4,760.45	4,760.45	765.71	0.00
FIRST FINANCIAL FCU	Unsecured	3,720.00	4,193.07	4,193.07	674.46	0.00
HSBC	Unsecured	918.00	NA	NA	0.00	0.00
Lowe's	Unsecured	266.00	NA	NA	0.00	0.00
LVNV FUNDING LLC	Unsecured	1,045.00	1,102.72	1,102.72	177.37	0.00
MIDLAND FUNDING LLC	Unsecured	2,041.00	2,539.79	2,539.79	408.52	0.00
MIDLAND FUNDING LLC	Unsecured	251.00	441.41	441.41	71.00	0.00
MIDLAND MORTGAGE COMPANY	Secured	85,955.00	107,571.58	300.00	300.00	0.00
Nextcard	Unsecured	1,262.00	NA	NA	0.00	0.00
OAK HARBOR CAPITAL, LLC	Unsecured	2,681.00	3,166.70	3,166.70	509.36	0.00

<u>Scheduled Creditors:</u>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PORTFOLIO RECOVERY ASSOCIAT	Unsecured	2,174.00	2,585.29	2,585.29	415.84	0.00
PORTFOLIO RECOVERY ASSOCIAT	Unsecured	417.00	745.46	745.46	119.91	0.00
PORTFOLIO RECOVERY ASSOCIAT	Unsecured	1,528.00	1,879.92	1,879.92	302.37	0.00
PORTFOLIO RECOVERY ASSOCIAT	Unsecured	3,724.00	4,508.91	4,508.91	725.24	0.00
PORTFOLIO RECOVERY ASSOCIAT	Unsecured	7,264.00	7,974.14	7,974.14	1,282.63	0.00
PORTFOLIO RECOVERY ASSOCIAT	Unsecured	618.00	867.89	867.89	139.60	0.00
PORTFOLIO RECOVERY ASSOCIAT	Unsecured	2,850.00	3,210.85	3,210.85	516.45	0.00
PORTFOLIO RECOVERY ASSOCIAT	Unsecured	3,379.00	3,666.88	3,666.88	589.82	0.00
PORTFOLIO RECOVERY ASSOCIAT	Unsecured	2,189.00	2,626.30	2,626.30	422.44	0.00
PORTFOLIO RECOVERY ASSOCIAT	Unsecured	985.00	1,083.86	1,083.86	174.34	0.00
PORTFOLIO RECOVERY ASSOCIAT	Unsecured	945.00	1,107.46	1,107.46	178.14	0.00
PORTFOLIO RECOVERY ASSOCIAT	Unsecured	1,309.00	1,629.16	1,629.16	262.04	0.00
Sears	Unsecured	165.00	NA	NA	0.00	0.00
TD Bank	Unsecured	3,418.00	NA	NA	0.00	0.00
VANDA LLC	Unsecured	394.00	652.00	652.00	104.87	0.00
WORLD FINANCIAL NETWORK NA	Unsecured	598.00	989.17	989.17	159.11	0.00
WORLD FINANCIAL NETWORK NA	Unsecured	513.00	747.02	747.02	120.15	0.00

<u>Summary of Disbursements to Creditors:</u>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$300.00	\$300.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$300.00	\$300.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$113,601.93	\$18,272.66	\$0.00

<u>Disbursements:</u>	
Expenses of Administration	<u>\$2,967.34</u>
Disbursements to Creditors	<u>\$18,572.66</u>
TOTAL DISBURSEMENTS :	<u>\$21,540.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/28/2016

By: /s/ Albert Russo

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.